

Fill in this information to identify the case:

Debtor 1 Brandi J. Brown
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Northern District of Illinois
(State)
Case number 23-12879

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: CrossCountry Mortgage, LLC

Court claim no. (if known):

Last 4 digits of any number
you use to
Identify the debtor's account:

8948

Date of payment change:
Must be at least 21 days after
date of this notice

11/1/2023

New total payment:

Principal, interest, and escrow, if any \$ 1,221.40

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 587.94

New escrow payment: \$ 514.13

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Mortgage Payment Adjustment

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Brandi J. Brown
First Name Middle Name Last Name

Case number (if known) 23-12879

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/Nisha B. Parikh

Signature

Date 10/11/2023

Print Nisha B. Parikh Title Attorney for Creditor
First name Middle name Last name

Company Diaz Anselmo & Associates, LLC
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 1771 West Diehl Road, Suite 120
Number Street
Naperville IL 60563
City State ZIP Code

Contact Phone (630) 453-6960 Email ILBankruptcy@dallegal.com

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE: CASE NO. 23-12879
Brandi J. Brown CHAPTER 13
Debtor(s). JUDGE Timothy A. Barnes

CERTIFICATE OF SERVICE

I hereby certify that on October 11, 2023, a true and correct copy of the foregoing "NOTICE OF MORTGAGE PAYMENT CHANGE" was served:

Via the Court's ECF system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

David H Cutler, Debtor's Counsel

Thomas H. Hooper, Trustee

Patrick S Layng, U.S. Trustee

And by regular US Mail, postage pre-paid on:

Brandi J. Brown, 7705 S Loomis Blvd., Chicago, IL 60620

/s/Nisha B. Parikh

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